

As/Ban
7/23/03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Banaugh et al.

Docket No.: WELL0011

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Serial No. : 09/703,357

Art Unit: 3624

Filed: 31 October 2000

Examiner: Kyle, C. R.

10 **Title:** Method and Apparatus for Integrated Payments Processing and Decisioning
for Internet Transactions

June 20, 2003

15 **Assistant Commissioner for Patents**

P.O. Box 1450

Alexandria, VA 22313-1450

RESPONSE

20 **Sir:**

This is a Response to the Office Action, dated 22 April 2003, for the above-identified patent application.

25 **Please amend the above application as follows:**